

**Information to identify the case:**

Debtor 1	<u>Robert Roy Rybeck</u>	Social Security number or ITIN	xxx-xx-7932
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Ellen Louise Rybeck</u>	Social Security number or ITIN	xxx-xx-7851
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-11972-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert Roy Rybeck

Ellen Louise Rybeck

5/11/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert Roy Rybeck  
 Ellen Louise Rybeck  
 Debtors

Case No. 18-11972-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db/jdb +Robert Roy Rybeck, Ellen Louise Rybeck, 342 Fairview Ave, Middlesex, NJ 08846-1832  
 517309411 +Bureau Of Accounts Con, 3601 Us Highway 9, Howell, NJ 07731-3395  
 517309417 +CMRE Finacial Servies, Inc., 3075 E. Imeperial Hwy., Ste. 200, Brea, CA 92821-6753  
 517309416 +Children's Specialized Hospital, P.O. Box 48066, Newark, NJ 07101-4866  
 517309421 #+DeTommaso Law Group, 73 Grove Street, Somerville, NJ 08876-1912  
 517309423 +GENPSYCH PC, 981 US Highway 22, Bridgewater, NJ 08807-2946  
 517309425 +Laufer Delana Cadicinia Jensen & Boyd, 23 Cattano St., Morristown, NJ 07960-6898  
 517309428 +Nationstar/mr. Cooper, 350 Highland Dr, Lewisville, TX 75067-4177  
 517309429 +Overlook Medical Center, P.O. Box 35611, Newark, NJ 07193-5611  
 517309430 +Pediatric Orthopedic Associates, 585 Cranbury Rd., East Brunswick, NJ 08816-4092  
 517309432 St. Peter's University Hospital, 354 Easton Ave, New Brunswick, NJ 08901  
 517309433 +Summit Medical Group, Attn: 8549x, P.O. Box 14000, Belfast, ME 04915-4033  
 517309434 +Swift Fnds, 927 Deep Valley Dr, Palos Verdes Peninsula, CA 90274-3808  
 517309437 The Eye Specialists, 745 US Hwy 206, Bridgewater, NJ 08807  
 517309438 +University Radiology, 483 Cranberry Rd, East Brunswick, NJ 08816-3610  
 517309439 Vincent Colon, MD, 161 Washington Ave. #206, Warren, NJ 07059  
 517309441 Wffnatbank, Csc1 Dispute Team N8235-04m, Des Moines, IA 50306  
 517309442 +Wilshire Crd, 4909 Savarese Circle Fl1-908-0, Tampa, FL 33634-2413  
 517309443 +Windham Professionals, P.O. Box 1048, Salem, NH 03079-1048

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QDESTRAFFI.COM May 12 2018 03:33:00 Daniel E Straffi, Straffi & Straffi, LLC,  
 670 Common Way, Toms River, NJ 08755-6431  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 11 2018 23:56:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 11 2018 23:56:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517309409 +EDI: URSI.COM May 12 2018 03:33:00 Alltran Financial, P.O. Box 722929,  
 Houston, TX 77272-2929  
 517309410 EDI: BANKAMER.COM May 12 2018 03:34:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
 517309412 EDI: CAPITALONE.COM May 12 2018 03:34:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 517309413 +E-mail/Text: bankruptcy@cavps.com May 11 2018 23:56:26 Cavalry Portfolio Serv,  
 Po Box 27288, Tempe, AZ 85285-7288  
 517309414 +EDI: WFNNB.COM May 12 2018 03:34:00 Cb/ptrybrn, Po Box 182789, Columbus, OH 43218-2789  
 517309415 +EDI: CHASE.COM May 12 2018 03:34:00 Chase Bank USA, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517309418 EDI: WFNNB.COM May 12 2018 03:34:00 Comenity Bank, PO Box 182789,  
 Columbus, OH 43218-2789  
 517309419 +EDI: WFNNB.COM May 12 2018 03:34:00 Comenity Bank/pier 1, Po Box 182789,  
 Columbus, OH 43218-2789  
 517309420 +EDI: WFNNB.COM May 12 2018 03:34:00 Comenity Bank/ptrybrn, Po Box 182789,  
 Columbus, OH 43218-2789  
 517309422 +EDI: DISCOVER.COM May 12 2018 03:34:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 517309426 +EDI: MID8.COM May 12 2018 03:34:00 Midland Credit Management Inc., 2365 Northside drive,  
 Suite 300, San Diego, CA 92108-2709  
 517309427 +EDI: MID8.COM May 12 2018 03:34:00 Midland Funding, 2365 Northside Dr Ste 30,  
 San Diego, CA 92108-2709  
 517309431 EDI: RMSC.COM May 12 2018 03:34:00 QVC, Inc., 1200 Wilson Drive at Studio Park,  
 West Chester, PA 19380  
 517309435 +EDI: RMSC.COM May 12 2018 03:34:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015  
 517313269 +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517309436 EDI: TDBANKNORTH.COM May 12 2018 03:34:00 Td Bank N.a., 70 Gray Rd, Portland, ME 04105  
 517309440 +EDI: WFFC.COM May 12 2018 03:34:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517  
 TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517309424 ##+Healthy Pharmacy Solutions, 8021 Research Forest Dr., Ste D, The Woodlands, TX 77382-1488  
 TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 39

Date Rcvd: May 11, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Daniel E Straffi dstraflil@comcast.net, dstraflil@ecf.epiqsystems.com  
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, National Association, as Trustee for  
Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2005-HE3  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Karina Pia Lucid on behalf of Joint Debtor Ellen Louise Rybeck klucid@karinalucidlaw.com,  
R43327@notify.bestcase.com;admin@karinalucidlaw.com  
Karina Pia Lucid on behalf of Debtor Robert Roy Rybeck klucid@karinalucidlaw.com,  
R43327@notify.bestcase.com;admin@karinalucidlaw.com  
Kevin Gordon McDonald on behalf of Creditor Wells Fargo Bank, National Association, as  
Trustee for Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates,  
Series 2005-HE3 kmcdonald@blankrome.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6